Ways to Save

be paid your living expenses, clothing, food, rent

ber of needless spending items-often the total is

and charge it to "incidentals"? You will not miss it

in your expense account, yet it will be where you

BEGIN NOW. WE PAY 3% INTEREST, com-

Union Savings Bank,

Under Government Control.

The Oldest Savings Bank in Washington.

710 Fourteenth St. N.W.

as much as the other three items of necessity.

can have it for use in case of necessity.

pounded every six months.

From every month's salary you receive must

"And incidentals" usually include any num-

Why not bank \$5.00 a week in this old bank

\$1 WILL START A SAVINGS ACCOUNT.

and incidentals.

Capital and Profits Over \$1,650,000

Same Rate

Interest Paid

on

Both Large

and Small

Accounts.

The World of Finance and Trade. Washington; New York; London.

Some Quarters of Market Quite Buoyant Today.

RELEGATE U. S. STEEL COM.

Industrials.

CONSOL. GAS IN VIGOROUS RISE

Eries Issues, C. & O., Rock Island Erie, 1st pfd...... Stocks, D. & R. and Missouri Pacific Led.

day's stock market for the greater part M.S.P.& S.S.M., com. of the session. The exhibition which the M., S.P. & S.S.M., pfd. 1541/4 1541/4 1541/4 be a stock exchange holiday and because the London Stock Exchange was closed

was the relative relegation of States Steel common to a posi- Reading. com...... obscurity. This stock was exten- Rock Island, com... sively traded in, of course, but the trans- Rock Island, pfd gregated less than one-eighth of the total

Although the higher-priced stocks were the most important strength of the day was shown in the railroad and industrial issues quoted below par. An exception in the railroad list was Atchison, which advanced aggressively, but the most active and at the time the strongest railroad stocks were the Erie issues, Chesapeake and Ohio, the Rock Island stocks, Denver and Rio Grande and Missouri Pacific

dated Gas, on the contrary, not by any Am. Ice Securities .. from its recent sharp depression. No information is obtainable about the Am. Su. & R., com.

various plans which are rumored to account for the level of Consolidated Gas, Am. Tel. & Tel. but to the Wall street mind that level is in itself to some extent confirmatory of Am. By far the strongest group of industrials was the railroad equipment Anaconda Copper.... stocks were firm, but less conspicuous Cen.

Substantial strength was shown by all Col. & H. C. of the steel issues, major and minor, and Colorado Fuel scored a particularly sharp Corn P. Ref., com... 22 advance. Extensive gains were recorded Corn P. Ref., pfd... by numerous specialties, including U. S. Distillers' Securities. 37% 38% 37% 38% Rubber, Pacific Mail, the Pittsburg Coal General Electric.... 164 164 164 164 issues, Distillers' Securities and Cast Iron Great Nor. Ore.....

Interest Rates a Factor.

would not interfere seriously with an active speculation in stocks. How much People's Gas of Chi 1151/2 1161/2 1161/2 116 activity on the side of rising prices could Pressed S. C., com. 52 53% 52 53% be endured by the money market without another flurry is somewhat conjectural. Albeit, interest rates are probably more significant in this regard than the bank figures reported here and abroad. Money call ruled at 4 per cent and under, while the time-loan market was stagnant with bids limited to 4% per cent. Stock marketwise the day's news was

largely confined in items bearing on general conditions. The copper export fig-ures for October showed an increase of tons over the October exports a year ago. Reports were current in Wall street of a huge sale of capper, which were, however, scouted in trade quar-Statements of railroad earnings made

up the bulk of the news budget of particular Wall street interest. These included. among others, the September earnings of the Pennsylvania system, showing for all lines an increase of about \$5,000,000 in gross and \$1,900,000 increase in net. Some good exhibits were made by railroads in he south for the same month. The Southern railway's gross earnings inreased \$432,000; Atlantic Coast Line, \$271,000 and Missouri, Kansas and Texas.

annual dividend by the Pennsylvania raiload directors was in line with intelligent expectation, for no increase had been looked for at this time in well ir formed circles.

COTTON MARKETS.

market opened steady at a decline of 7a12 prices unchanged; American middling, points in response to disappointing cables. fair, 8.25; good middling, 8.01; middling, Trading was active and later fluctuations 7.89; low middling, 7.79; good ordinary, were very irregular, with heavy realizing 7.53; ordinary, 7.28. The sales of the in progress. Prices during the middle of day were 7,000 bales, of which 500 were the morning ruled about 1 to 3 points for speculation and export, and included lower, with some local professionals sell- 6,300 American. Receipts, 19,000 bales, ing for a further reaction on talk of a including 18,900 American. Futures eas-

Futures opened steady. November (offered), 14.60; December, 14.68; January, 14.72; March, 14.82; May, 14.87; June, 14.80 bid; July, 14.86; August, 14.39; September,

market was firm late in forencon, with ing to about, or a shade over, the losing figures of Saturday, on active buying by brokers supposed to be working for Memphis interests, and talk of a small ginners' report as of November 1. Prices were off from the best at midday, but only 3 or 4 points net lower under continued realizing.

Spot quiet; middling uplands, 15.05; middling gulf, 15.30. Estimated receipts at the ports today, \$2,000 bales, against 65,475 last week, and 57,883 last year. For the week, 400,000 bales, against 418,571 last week, and 485,-509 last year. Today's receipts at New Orleans, 7,001 bales, against 10,237 last

S5al.13.

CORN-Easier: spot contract, old 68, new 65; year. 63%a63%: January, 62%a63%; February, 63a63%; receipts, 9,625 bushels.

OATS-Quiet: No. 2 white, 45a45%; No. 3 white, 43a44%; No. 2 mixed, 42%a43; receipts, 4 and white. 43a444; No. 2 mixed, 424a43; receipts, 3,874 bushels.
RYE—Dull: No. 2 western domestic, 804a81; receipts, 2,160 bushels.
HAY—Firm; No. 1 timothy, 17.50a18.00; No. 1 clover mixed, 16.50a17.00.
GRAIN FREIGHTS—Firm; steam to Liverpool, per bushel, 24d December; Cork for orders, per quarter, 2s 44d November.

Government Securities.

2 per cents, registered, 1930.
2 per cents, coupons, 1930.
3 per cents, registered, 1908-18.
4 per cents, coupons, 1908-18.
4 per cents, registered, 1925.
4 per cents, registered, 1925.
2 per cents, reg., Pan. Can., 1936.
District of Columbia 3.65s, 1924.
Panama, 1938.

STRONG NEW YORK STOCK MARKET.

ers and brokers, Hibbs building, members New York Stock Exchange, Washington Stock Exchange and Chicago Board of

RAILROADS.

Open. High. Low. Close.

A., T. & S. F., com. 123% 124% 123% 124%

A. T. & S. F., pfd. 104% 105 104% 105

Atlantic Coast Line. 138 138 137½ 138

Balto. & Ohio, com. 115% 116% 115% 115%

Balto. & Ohio, pfd.

Brook. Rap. Tran. 75% 76% 75% 75%

Canadian Pacific. 184½ 185 184½ 184½

C.C., C. & St.L., com. 78½ 78½ 78½ 78½

Ches. & Ohio. 88½ 89% 88¼ 89

Chl. G. W., com. Del. Lack. & West.
Del. Lack. & West.
Den. & Rio G., com. 48% 49½ 48% 48%
Den. & Rio G., pfd. 85 85 85 85

145% 145% 144 144% 148 148 148 148 19½ 19¾ 19½ 19½ 50¼ 50¼ 49¾ 50 Illinois Central..... Inter. Met., pfd..... 44% 44% 44 44 K. C. So., com

Missouri Pacific 69 70% 69 70% N. Y. Cen. & H. R. . 1351/2 1471/8 1351/2 1361/4 C. & St.L., com. 57 57 57 57 N. Y., Ont. & W.... 4612 47 4612 47 Norfolk & Western. 9558 9558 9558 9558 148% 148% 147% 148 Northern Pacific Pennsylvania 148% 149½ 148¼ 148% P., C., C. & St. L... 95 95 95 95 95 95 95 95 162½ 163½ 162 162½ St. L. & S.F.,2d pfd. 57% 58% 56% 57 St. L. & S.W., pfd.

T., S. L. & W., com. T., S. L. & W., pfd. 70% 71% 70% 71% Union Pac., com.... 2021/2 2021/4 2011/4 2011/4 Union Pac., pfd..... 103% 103% 103% 103% Wabash, com..... 2014 2014 2014 2014 Wabash, pfd...... 51% 52% 51% 52 Wis. Cen., com..... Wis. Cen., pfd...... INDUSTRIALS.

Tractions Await Election.

Amal. Copper........ 86½ 86% 85% 85% 85% 85% Am. Beet Su., com... 47½ 49 47½ 49

Am. Can, com........... 12 12 12 12 election. Consoli- Am. Cot. Oil, pfd .. Am. Tobacco, pfd... Woolen, com... Woolen, pfd....

1031/8 1031/8 1031/8 1031/8 142% 146 142% 145%

International Paper. 50% 49% 50% The day's price movements seemed to Mackay Co., com... 751/2 75% 75% 75% Pac. Mail Steam S.-S. S. & I., com... 92 92½ 92 Tenn. Copper..... 36 36 36 8. C. I. P., com .. 311/2 32 311/2 32

R. & I., com. 82% 82% 82% 82% Rubber, com. 50% 51% 50% 51 U. S. Rubber, com... 90% 91% 90% 91 U. S. Steel, com... 90% 91% 90% 91 U. S. Steel, pfd... 127% 128% 127% 128% Utah Copper... 50 50% 49% 49% Va.-Car. Ch., com... 47 48% 47 48%

West. Elec. Man.... 87 87 CALL MONEY. Am. Tobacco 68..... B. & Q. Joint 4s. R. I. & P. 4s.... C., R. I. & P. 5s.... 1½ 92¼ 91½ 92¼ Inter. Metro. 4½s... 82% 83% 82¾ 83% Nor. Pac. P. L. 4s Pa. Conv. 31/28, 1912.

Pa. Conv. 31/28, 1915. 98 981/8 971/4 97%

Southern Ry. 5s... 108 108 108 108

Union Pac. Con. 4s.. 1151/4 1151/4 1147/8 1147/8

U. S. Steel 2d 5s... 1051/4 1051/4 105

Liverpool Cotton Prices. LIVERPOOL, November 1 .- Closing: ier and closed barely steady. November, cember and January, 7.58; January and February, 7.59; February and March, 7.60%; March and April, 7.62; April and May, 7.63; May and June, 7.64; June and July, 7.63½; July and August, 7.62; August and September, 7.33; September and October, 6.83; October and November, 6.67; November and December, 6.62.

Dr. Osborne's Wishes Respected. KANSAS CITY, November 1.-In accordance with his dying request, the ashes of Dr. E. H. Osborne, who died here last week, were thrown into the Missouri river from the Hannibal railroad bridge yesterday. Dr. T. D. Miller, with a brief quotation from "Thanatopsis," consigned the dust to the swirling waters in the presence of fifty friends of the late physician. Dr. Osborne came here from New York several years ago.

BALTIMORE GRAIN.

Special Dispatch to The Star.

BALTIMORE, Md., November 1.—WHEAT—Ituli; spot contract, 1.16½; spot No. 2 red, 1.07½; receipts. S4,816 bushels; southern by sample, S5al.13.

CORN—Easier; spot contract, old 68, new 65; rear, 63½a633½; January, 62½a63½; Pebruary, 1.23a633½; receipts. 9,625 bushels.

Murder Follows Quarrel.

McLEANSBORO, Ill., November 1.—Butte Coalition. 28½ Cobalt Cobalt Cobalt Cobalt Comberland Ely. 7½ Cobalt Cob

Records for Twenty-Four Hours. The following were the readings of the thermometer and barometer at the weather bureau for the twenty-four hours beginning at 2 p.m. yesterday:
Thermometer—October 31: 4 p.m., 79: 8 p.m., 61; 12 midnight, 49. November 1: 4 a.m., 43; 8 a.m., 44; 12 noon, 68; 2 p.m., 76. Maximum, 79, at 4 p.m. October 31; minimum, 40, at 7 a.m., November 1.

Barometer—October 32: 4 p.m., November 31; minimum, 40, at 7 a.m., Novembe Barometer—October 31: 4 p.m., 30.09; 8 p.m., 30.11; 12 midnight, 30.16. No-vember 1: 4 a.m., 30.18; 8 a.m., 30.02; noon, 30.17; 2 p.m., 30.14.

Maximum temperature past twenty-four hours, 79; a year ago, 51.

LOCAL FINANCIAL NEWS.

Capital Traction stock was quoted at today's meeting of the stock exchange ex rights or without the privilege going with the stock of subscribing at par for the new issue of 5 per cent bonds which are to be made by the company. There were no transactions in the stock today with the exception of the sale of one share for 1361/2. The bid, however, fell a point and a half, which may be some indication of

the value of the rights. Inquiry was made as to the value of the rights, but the reply was that the rights had not as yet been listed and therefore could not be traded in. However, one of the brokers said he would give 110 for them, and another in reply to a question said that \$12 in bonds was allotted to each share of stock. The inquirer was informed he could figure out for himself what a thousand-dollar bond was worth,

or rather the premium on it. Mergenthaler maintained the high level reached Saturday, and, while the transactions were limited, yet most of the stock sold went for 216%, which was the bid at the close. The asking price was half a point higher. One of the brokers wanted to know for what figure he could get an option on fifty shares, and when he was told that 220 would be the price he said that was too high, and when the offering was lowered a half point, still he

did not take it. The former figure represents about the best level reached at the time the last advance was made in this security. Last spring, when it became known that the negotiation for the purchase of the English company was well in hand, the stock began to go up, and before the move-ment ended 220 had been reached, with

better prices for odd lots. It is predicted by some who are great market believers in this stock that the growing business and increasing earnings

The other typesetting machine stock on the list is still having a reaction from the upward movement of recent weeks. Today there was only one sale of a quotation lot of 100 shares, and the price paid was 19. The lowest rate reached Saturday was 1914.

Green Cananea continues to climb steadily up without causing much commotion or very much labor to the secretary of the exchange who records the daily transactions. Today, for example, he did not put down a single trade in the stock, although the bid was 11%, while on Saturday it was 11%. The asking price was 12. The improvement in the condition of business generally and the better demand for the product of copper mines is the explanation given why day appeared to be marking Am. Can. pfd..... 82% 82% 82% 82% Greene is worth more now than it was ugh their future course were Am. C. & F., com... 74% 15% 74% 74% some weeks ago.

Two shares of the stock of the Bank of Washington, a security that seldom comes on the market, were sold for 310, and the buyer at once bid that for fifty shares, which were not furnished. The only stock offered was ten shares at 325.

A couple of shares of the Firemen's insurance Company, also a stock that is little in the trading on the exchange, was pany, but that did not stimulate the was 14. The bid was continued on that level, but there was nothing more done and no stock offered. The bid for the preferred advanced to 29 and the asking

Washington Stock Exchange. Sales.—Regular call, 12 o'clock noon—Capital Traction, 1 at 13615.

Mergenthaler Linotype, 1 at 216, 7 at 21616.
10 at 21615, 10 at 21615, 3 at 21615, 7 at 21616.
Lauston Monotype, 15 at 19.
National Bank of Washington, 2 at 310.
Union Trust, 5 at 13115, 2 at 13115.
Firemen's Insurance, 2 at 20.
Graphophone com., 10 at 14.
After call—Norfolk and Washington Steamboat, 4 at 25016.

at 2501/2. Washington Gas cert., \$600 at 112. Lanston Monotype, 100 at 19. GAS BONDS.

201.22.		
_	Bid.	4
Georgetown Gas 5s	112	
Washington Gas 4s	100	
Washington Gas cert. 6s	110	
RAILROAD BONDS.		
Capital Traction 5s	11414	
Apacostia and Potomac 5s	100	
City and Suburban 5s	102	
Columbia 5a	101	
Columbia 5s	107	
Metropolitan	108	
Washington Ray, and Elec. 4s	874	
Wash. Alex. and Mt. Vernon 5s	97	
Potomac Electric Cons. 5s	10214	
MISCELLANEOUS BONI		
Potomac Electric Light 5e	1075	
Nor. and Wash. Steamboat 5s	102	
Chesapeake and Potomac Tel. 5s.	1031/2	
Emerson Steam Pump 6s	75	
Washington Market 5s, 1927 Washington Market 5s, 1947	1031/2	
Washington Market Ds. 1947	104	
Wash. Market Cold Storage	1021/2	
Amer. Tel. and Tel. 48	104	
PUBLIC UTILITY STOC	KS.	
Capital Traction	135	
Washington Rwy and Elec. com.	4516	
Washington Rwy. and Elec. pfd	93%	
Wash., Alex. and Mt. Vernon	57	
Nor. and Wash. Steamboat	250	
Washington Gas	68	
Georgetown Gas	50	
Bell Telephone of Pa	119	
Amer. Tel. and Tel	140	
TYPE MACHINE STOC	W.C	
Mergenthaler Linotype	21614	
Lanston Monotype	19	
Danston Monocype		
MINING STOCKS.		
Greene Сапапеа	11%	
NATIONAL BANK STOC		
American	180	
Canital	20214	

SAVINGS BANK STOCKS.

FIRE INSURANCE STOCKS. TITLE INSURANCE STOCKS.

MISCELLANEOUS STOCKS.
Emerson Steam Pump...... 16

NEW YORK CURB PRICES.

Quotations furnished by P. F. Hutton & Co., members New York Stock Exchange; Thomas L. Hume and Edw. Floy Caverly, managers, 1201 United Copper..... 9 Union Copper..... 3%

Treasury Statement.

Capital and Surplus. \$2,700,000 Resources Over.....\$18,000,000

What It Means To Be Identified With This Bank.

T MEANS that you will be patronizing one of this city's oldest and strongest financial institutions.

-That the service offered at all times will be the most satisfactory that can be ren-

-That you will have exceptional opportunities to secure the most reliable information concerning safe and profitable investments.

Special department for

Foreign Drafts, Travelers' Checks and Letters of Credit issued-available everywhere.

Riggs National Riggs BANK,

NEW YORK PRODUCE.

NEW YORK, November 1 .- Butter-Receipts, 4,549. Creamery specials, 32a 3214; extras, 31a3214; third to first, 2612a 30; process, 26a28; western factory, 25; imitation creamery, 26a27.

Cheese-Firm; receipts, 865. State full cream specials, 164a174; state full cream, September, fancy, 164; do. October, 154; skims, full to specials, 6a14. Eggs-Firmer: receipts, 7.281 crates

State. Pennsylvania and nearby hennery white, fancy, 48a53; gathered whites, 33a 42; do. hennery, brown, 25a40; gathered browns, 28a35; western extra firsts, 30a 31½; first, 26½a29; seconds, 24a26. Beef-Steady.

Lard-Easy; middle west, 12.75a12.85. Sugar-Raw firm; fair refining, 3.80a3.90 centrifugal, 96 test. 4.30a4.40; molasses sugar, 3.55a3.65; refined steady; crushed, 5.85; powdered, 5.25; granulated, 5.15. Petroleum—Steady; refined, all ports,

Coffee-Firm: No. 7 Rio. 814 nomina No. 4 Santos, 8%. Molasses—Firm; New Orleans, 28a42.

GRAIN MARKETS.

CHICAGO, November 1.-The wheat narket today displayed unexpected oreign advices, the character of which was decidedly bearish. Shipments of wheat from Russia last week were 7.728. 000 bushels, which is the second largest amount ever exported from that country. Advices from Australia and Argentina told of a steady improvement in the condition of the crops of those countries. Despite these bearish influences, opening quotations here were only %a% lower to shade higher compared with Saturday's final figures. The December delivery showed the greatest weakness, initial quotations being %a% lower at 1.04%a1.05. Shorts were made the bidders on the decline, which resulted in a raily to 1.05a 1.05%. Later the price dropped back to

Wet weather in portions of the corn belt had a strengthening effect on the corn market early in the day. The volume of trading, however, was small. Prices at the start were unchanged to 4a% higher, with December at 504a504. For a time the December delivery held

within that range.
Oats were inclined to be heavy, owing to selling by cash houses. December opened a shade lower at 39% and sold at 39%.

Provisions were rather weak because of considerable selling pressure on November lard based on expectations of a bear-

ish showing on the monthly statement of stocks in store. Prices at the opening were 21/2 higher to 121/2 lower. were 2½ higher to 12½ lower.

A heavy wheat tone prevailed the greater part of the day. Late in the session the more distant deliveries became weak. The low point for December was reached at 1.04%. The close was weak, with December off %a½, at 1.04%.

The corn market weakened during the final hour of the day on selling by a leading commission house. December sold off to 58%. The close was easy, with December down ¼a%, at 58%.

Close: Wheat—December, 1.04%; May, 1.04%al.04%; July, 97%.

Close: Wheat—December, 1.04%; May, 1.04%a1.04%; July, 97%.
Corn—November, 59%; December, 59%; May, 60%; July, 60%; December, 59%; Oats—December, 30%; May, 42.
Pork—January, 19.67%; May, 19.32%; July, 19.40.

Lard — November, 12.02½; January, 11.47½; May, 11.15.
Ribs—January, 10.20; May, 10.15.
Rye—Cash, 73½a74; December, 78; May, Barley-Cash. 52a65. Timothy-November, 3.75; March, 4.10. Clover-Nominal.

Liverpool Grain Prices. Standard silver dollars in general fund.

Current liabilities. 109.572079
Working balance in treasury offices. 30,781.825
In banks to credit of treasurer of the U.S. 36,414.319
Subsidiary silver coin. 17,962.463
Minor coin. 1,519.748
Minor coin. 1,519.748

Liverpool Grain Prices.

Liverpool Grain Prices.

Liverpool Grain Prices.

Liverpool Grain Prices.

Wheat—Spot quiet; No. 2 red western winter, nominally 7s 10%d; futures steady;
December, 7s 10%d; March, 7s 8%d; May,
Testal believe to the coin. 1,519.748

A STRONG AS THIS

to deposit your surplus funds pending permanent investment of same. checking accounts, and a higher rate on money depos-ited for fixed periods.

Corporation, 1414 F St Uptown Branch, 1136 Conn. ave. Downtown Branch, Center Mkt.

Members New York Stock Exchange Colorado Building

Phones Main 1603-1604-1605.

Perpetual Building

Loans on Real Estate.

\$2,000 for \$10 Monthly Interest. \$3,000 for \$15 Monthly Interest. \$4,000 for \$20 Monthly Interest. \$5,000 for \$25 Monthly Interest. Payments back on principal draw interest. .

No commissions. Moderate expenses. Office:

New York stocks and bonds.

Peas-Canadian, firm, 8s. Flour-Winter patents, steady, 33s. Hops-In London (Pacific coast), firm,

directors of the Pennsylvania Railroad Company today declared a stock allot-

Capital and Surplus, \$6,500,000.

BANK SUCH

Is a good place in which

International Banking

Harriman&Co.

体情况体格特别的特殊特殊特殊的特殊的特殊特别的特殊特别的

Bankers,

Association.

LOCAL SECURITIES bought terms as we offer for trading in

Hibbs Building

and provisions here: Flour, 22,000 sacks; wheat, 579,000 centals; corn, 1,173,000 centals; bacon, 5,000 boxes; hams, 2,900 boxes; shoulders, 200 boxes; butter, 2,700 cwts.; cheese, 77,500 boxes; lard, 3,600 tierces of prime western steam and 940 tons of other kinds.

TO RAISE FUNDS FOR PENNSY. Directors Declare Stock Allotment of 25 Per Cent at Par.

PHILADELPHIA, November 1.-The

property, including the completion of the New York tunnel extension, and any new equipment that the company may require during 1910, will be paid out of the sur-plus income funds now in the treasury of the company.

not, NOW, at the beginning of the new month, is a good time to make yourself eligible for the future.

NFW YORK

G. B. CHIPMAN,

Manager.

\$1,000 for \$5 Monthly Interest.

506 11th Street N.W.

W.B. Hibbs & Co.

(via Galveston), 6s; futures dull; December (La Plata), 5s 4%d.

6 5s to £7 15s. Following are the stocks of breadstuffs

ment of 25 per cent at par. After the meeting President AcCrea stated that this allotment would raise about \$80,000,000, sufficient to meet the \$60,000,000 of notes and \$20,000,000 general mortgage bonds maturing during 1910, and that all improvements to the

WILLIAM D. HOOVER Pres. E. FRANCIS RIGGS.....Vice Pres. WOODBURY BLAIR, 2d Vice Pres. FRANK W. STONE, 3d Vice Pres.

large and small accounts.

GEORGE HOWARD..... Treasurer CHARLES E. NYMAN... Secretary SAMUEL J. HENRY.. Asst. Treas. CHAS. C. LAMBORN.. Asst. Treas. FRANK STETSON ... Asst. Trust Officer

National Savings and Trust Company

\$1,491,113.75 Interest

Paid to Our Depositors.

favor of becoming identified with our banking depart-

lars paid to depositors during our banking career.

The above is a brief story, but a strong argument in

Think of it! Nearly one and one-half million dol-

Did YOU share in this generous distribution? If

We pay the SAME RATE of interest on both

Forty-third Year. Cor. 15th St. & N.Y. Ave.

^^^^

Proposed \$1,000,000 Home of Southern Commercial Congress

(Old St. Matthew's Church Property, Cor. 15th and H Sts.)

Southern Building Corporation

Capital Stock, \$1,200,000

Shares \$100 Each, Fully Paid and Non-assessable

OFFICERS: S. W. Meek, Vice President. T. F. Schneider, President, John M. Parker of New Orleans, Alex. McNeil, Treasurer.

Vice President. Paul Dulaney, Secretary.

A Safe and Profitable Investment \$150,000 of this stock has been allotted to Washington, and subscriptions thereto are invited. If oversubscribed, stock will be apportioned among subscribers according to

priority of application. It is proposed to begin the construction of this magnificent building at once, and to make it of such a character as

to be unsurpassed by any office building in the country. Subscriptions will be received and a prospectus giving full information can be had at the office of the company, No.

815 15th st. n.w. (old St. Matthew's Church parsonage).

&_&_&_

Under U. S. Treasury Supervision.

3% INTEREST. This bank pays 3 per cent interest, compounding it every six months on savings ac-

"Every man who squanders in youth shall want in old age." This is a true saying-proven true by thousands of examples around us every

good living, and more besides, if he want to. Then why not save the surplus over actual expenses? Prepare for old age now, young man. Every pay day take part of your money and

Every able-bodied young man can earn a

bank it-in a savings bank. This bank cordially invites your accountits size makes no difference.

HOME SAVINGS BANK,

7th and Mass. Ave. N.W.

BRANCHES: wh and H Sts. N.E.

THE 17TH ANNUAL MEETING OF THE MUTUAL SERIAL BUILDING ASSOCIATION will be held at St. Dominic's Hall, corner 6th and F sts. s.w., on Monday, Nov. 1, 1909, at 7:30 p.m. The 18th series of stock will be issued and payments on same will be due. Shares, one dollar per month. The sum of one thousand dollars will be loaned on five shares for a payment of ten dollars per month. Interest at the rate of five per cent allowed. Payments on stock may be made to the treasurer, R. Harrison Johnson, at his office, 206 7th st. s.w. J. SONDHEIMER. President. J. J. DERMODY, Secretary. Money at 4½ and 5%.
LOANED ON D. C. REAL ESTATE.
Heiskell & McLeran,
1408 B ST.

London Exchange Closed.

LONDON, November 1.—This being All Claud L. Harshman, a young farmer of Saints' day, the stock exchange is closed the same vicinity, were married at El-

The Safest Investments

436 7th St. S.W.

Swartzell, Rheem &

Hensey Co., THE WITH OR. N.W.